

EXHIBIT 2

TRANS UNION, EXPERIAN AND
EQUIFAX DISPUT LETTERS

U.S. Postal ServiceTM
CERTIFIED MAIL[®] RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com.

OFFICIAL USE

Postage	\$1.68	0472
Certified Fee	\$2.85	
Return Receipt Fee (Endorsement Required)	\$2.30	
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$6.83	

Sent To: Equifax
 Street Apt. No. or PO Box No. PO Box 740241
 City, State, ZIP+4[®] Atlanta, GA 30374
 PS Form 3800, August 2006 See Reverse for Instructions

7011 0110 0001 3637 2973

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com.

OFFICIAL USE

Postage	\$0.45	0472
Certified Fee	\$2.95	
Return Receipt Fee (Endorsement Required)	\$2.35	
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$5.75	

Sent To: Equifax
 Street Apt. No. or PO Box No. ATL
 City, State, ZIP+4[®] Atlanta, GA 30374
 PS Form 3800, August 2006 See Reverse for Instructions

7011 0110 0001 3637 2973

U.S. Postal ServiceTM
CERTIFIED MAIL[®] RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com.

OFFICIAL USE

Postage	\$0.45	0472
Certified Fee	\$2.95	
Return Receipt Fee (Endorsement Required)	\$2.35	
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$5.75	

Sent To: Equifax
 Street Apt. No. or PO Box No. PO Box 740241
 City, State, ZIP+4[®] Atlanta, GA 30374
 PS Form 3800, August 2006 See Reverse for Instructions

7011 0110 0001 3637 2973

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com.

OFFICIAL USE

Postage	\$0.45	0109
Certified Fee	\$2.95	
Return Receipt Fee (Endorsement Required)	\$2.35	
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$5.75	

Sent To: Equifax CBI
 Street Apt. No. or PO Box No. PO Box 740241
 City, State, ZIP+4[®] Atlanta, GA 30374-0241
 PS Form 3800, August 2006 See Reverse for Instructions

7011 0110 0001 3637 2973

7011 0110 0001 3637 2980

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only. No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

ADDITIONAL USE

Postage	\$0.45
Certified Fee	\$2.95
Return Receipt Fee (Endorsement Required)	\$2.35
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$5.75

Sent to: Chapin
 Street Apt. No.: P.O. Box
 or PO Box No.: Alber 26145
 City, State, ZIP+4: MA 02072

PS Form 3800, August 2006 See Reverse for Instructions

06/10/2012
 MA 02072
 USPS

7011 0110 0001 3637 3871

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only. No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

ADDITIONAL USE

Postage	\$0.45
Certified Fee	\$2.95
Return Receipt Fee (Endorsement Required)	\$2.35
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$5.75

Sent to: Chapin
 Street Apt. No.: P.O. Box 2002
 or PO Box No.: Alber 75013
 City, State, ZIP+4: MA 02072

PS Form 3800, August 2006 See Reverse for Instructions

11/20/2012
 MA 02072
 USPS

7011 3500 0000 0789 5525

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only. No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

ADDITIONAL USE

Postage	\$0.45
Certified Fee	\$2.95
Return Receipt Fee (Endorsement Required)	\$2.35
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$5.75

Sent to: Chapin
 Street Apt. No.: P.O. Box
 or PO Box No.: Unsubscribed
 City, State, ZIP+4: MA 02072

PS Form 3800, August 2006 See Reverse for Instructions

06/18/2012
 MA 02072
 USPS

7010 0780 0000 3222 5063

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only. No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Atlanta Regional USE

Sent To: Equifax
 Street Address: P.O. Box 746356
 City, State, ZIP+4: Atlanta, GA 30374

PS Form 3800, August 2006 See Reverse for Instructions

Postage	\$0.65
Certified Fee	\$2.95
Return Receipt Fee (Endorsement Required)	\$2.35
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$5.95

0109
 MAR 3 2012
 Postage Here

7011 1570 0003 2449 2679

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only. No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Atlanta Regional USE

Sent To: Equifax
 Street Address: P.O. Box 746356
 City, State, ZIP+4: Atlanta, GA 30374

PS Form 3800, August 2006 See Reverse for Instructions

Postage	\$1.30
Certified Fee	\$2.95
Return Receipt Fee (Endorsement Required)	\$2.35
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$6.60

0101
 MAR 26 2012
 Postage Here

7011 0110 0001 3637 5509

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only. No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Atlanta Regional USE

Sent To: Equifax Info Services LLC
 Street Address: 1600 Leggett P.O. 105069
 City, State, ZIP+4: Atlanta, GA 30348

PS Form 3800, August 2006 See Reverse for Instructions

Postage	\$1.10
Certified Fee	\$2.95
Return Receipt Fee (Endorsement Required)	\$2.35
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$6.40

0109
 MAR 26 2012
 Postage Here

7011 1570 0003 2449 2655

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only. No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Atlanta Regional USE

Sent To: Experian
 Street Address: P.O. Box 2002
 City, State, ZIP+4: Allen, Texas 75013

PS Form 3800, August 2006 See Reverse for Instructions

Postage	\$1.30
Certified Fee	\$2.95
Return Receipt Fee (Endorsement Required)	\$2.35
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$6.60

0101
 MAR 26 2012
 Postage Here

7011 2000 0000 9689 5138

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only. No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Atlanta Regional USE

Sent To: Experian
 Street Address: P.O. Box 2002
 City, State, ZIP+4: Allen, Texas 75013

PS Form 3800, August 2006 See Reverse for Instructions

Postage	\$1.68
Certified Fee	\$2.85
Return Receipt Fee (Endorsement Required)	\$2.30
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$6.83

0109
 MAR 26 2012
 Postage Here

7010 0780 0000 3222 5056

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only. No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Atlanta Regional USE

Sent To: Experian
 Street Address: P.O. Box 9536
 City, State, ZIP+4: Allen, TX 75013

PS Form 3800, August 2006 See Reverse for Instructions

Postage	\$1.10
Certified Fee	\$2.95
Return Receipt Fee (Endorsement Required)	\$2.35
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$6.40

0109
 MAR 26 2012
 Postage Here

**U.S. Postal Service
CERTIFIED MAIL RECEIPT**
(Domestic Mail Only: No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Official USE

Postage	\$ 01.90	0109
Certified Fee	\$2.95	
Return Receipt Fee (Endorsement Required)	\$2.35	
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$ 4.20	

Postmark Here
JAN 10 2013
BOSTON, MA 02205
USPS

Sent To: *Cheryl Depina*
Street, Apt. No.:
or PO Box No.:
City, State, ZIP+4:

PS Form 3800, August 2008 See Reverse for Instructions

**U.S. Postal Service
CERTIFIED MAIL RECEIPT**
(Domestic Mail Only: No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Official USE

Postage	\$ 00.45	0136
Certified Fee	\$2.95	
Return Receipt Fee (Endorsement Required)	\$0.00	
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$ 3.40	

Postmark Here
08/16/2012

Sent To: *TRANS UNION*
Street, Apt. No.:
or PO Box No.:
City, State, ZIP+4:

PS Form 3800, August 2008 See Reverse for Instructions

**U.S. Postal Service
CERTIFIED MAIL RECEIPT**
(Domestic Mail Only: No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Official USE

Postage	\$ 00.45	0109
Certified Fee	\$2.95	
Return Receipt Fee (Endorsement Required)	\$2.35	
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$ 5.75	

Postmark Here
JAN 10 2013
BOSTON, MA 02205
USPS

Sent To: *Legal Dept Transunion*
Street, Apt. No.:
or PO Box No.:
City, State, ZIP+4:

PS Form 3800, August 2008 See Reverse for Instructions

**U.S. Postal Service
CERTIFIED MAIL RECEIPT**
(Domestic Mail Only: No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Official USE

Postage	\$ 02.70	0109
Certified Fee	\$2.95	
Return Receipt Fee (Endorsement Required)	\$2.35	
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$ 48.00	

Postmark Here
JAN 10 2013
BOSTON, MA 02205
USPS

Sent To: *David L. Hurd*
Street, Apt. No.:
or PO Box No.:
City, State, ZIP+4:

PS Form 3800, August 2008 See Reverse for Instructions

**U.S. Postal Service
CERTIFIED MAIL RECEIPT**
(Domestic Mail Only: No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Official USE

Postage	\$ 00.45	0472
Certified Fee	\$2.95	
Return Receipt Fee (Endorsement Required)	\$2.35	
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$ 5.75	

Postmark Here
06/14/2012

Sent To: *Equifax Info Service LLC*
Street, Apt. No.:
or PO Box No.:
City, State, ZIP+4:

PS Form 3800, August 2008 See Reverse for Instructions

**U.S. Postal Service
CERTIFIED MAIL RECEIPT**
(Domestic Mail Only: No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

Official USE

Postage	\$ 01.30	0109
Certified Fee	\$2.95	
Return Receipt Fee (Endorsement Required)	\$2.35	
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$ 6.60	

Postmark Here
JAN 29 2012

Sent To: *Equifax Info Service*
Street, Apt. No.:
or PO Box No.:
City, State, ZIP+4:

PS Form 3800, August 2008 See Reverse for Instructions

U.S. Postal Service
CERTIFIED MAIL[®] RECEIPT
(Domestic Mail Only. No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com.

DELIVERY INFORMATION

Postage	\$1.10
Certified Fee	\$2.95
Return Receipt Fee (Endorsement Required)	\$2.35
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$6.40

03/31/2012

Sent to: **TRANSUNION**
 Street, Apt. No.: **P.O. Box 6790**
 or PO Box No.: **Filler for CA 93834**
 City, State, ZIP+4: **Filler for CA 93834**

PS Form 3800, August 2006 See Reverse for Instructions

7011 1570 0003 2449 2662

U.S. Postal Service
CERTIFIED MAIL[®] RECEIPT
(Domestic Mail Only. No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com.

DELIVERY INFORMATION

Postage	\$1.30
Certified Fee	\$2.95
Return Receipt Fee (Endorsement Required)	\$2.35
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$6.60

0101

Sent to: **TRANS UNION**
 Street, Apt. No.: **P.O. Box 1000**
 or PO Box No.: **Chester PA 19022**
 City, State, ZIP+4: **Chester PA 19022**

PS Form 3800, August 2006 See Reverse for Instructions

7011 0110 0001 3637 3864

U.S. Postal Service
CERTIFIED MAIL[®] RECEIPT
(Domestic Mail Only. No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com.

DELIVERY INFORMATION

Postage	\$0.45
Certified Fee	\$2.95
Return Receipt Fee (Endorsement Required)	\$2.35
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$5.75

0109

Sent to: **TRANSUNION**
 Street, Apt. No.: **PO Box 1000**
 or PO Box No.: **Chester PA 19022**
 City, State, ZIP+4: **Chester PA 19022**

PS Form 3800, August 2006 See Reverse for Instructions

7011 0110 0001 3637 2542

U.S. Postal Service
CERTIFIED MAIL[®] RECEIPT
(Domestic Mail Only. No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com.

DELIVERY INFORMATION

Postage	\$0.45
Certified Fee	\$2.95
Return Receipt Fee (Endorsement Required)	\$2.35
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$5.75

06/28/2012

Sent to: **TRANSUNION**
 Street, Apt. No.: **P.O. Box 1000**
 or PO Box No.: **Chester PA 19022**
 City, State, ZIP+4: **Chester PA 19022**

PS Form 3800, August 2006 See Reverse for Instructions

7011 2000 0000 9689 5145

U.S. Postal Service
CERTIFIED MAIL[®] RECEIPT
(Domestic Mail Only. No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com.

DELIVERY INFORMATION

Postage	\$1.68
Certified Fee	\$2.85
Return Receipt Fee (Endorsement Required)	\$2.30
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$4.83

07/28/2011

Sent to: **TRANSUNION**
 Street, Apt. No.: **PO Box 1000**
 or PO Box No.: **Chester PA 19022**
 City, State, ZIP+4: **Chester PA 19022**

PS Form 3800, August 2006 See Reverse for Instructions

PLACE STICKER ON THE TOP RIGHT CORNER OF THE FRONT FLAP OF THE MAILPIECE

SENDER: COMPLETE THIS SECTION

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

EquiFax Information Service
P.O. Box 105069
Atlanta, GA 30348

COMPLETE THIS SECTION ON DELIVERY

A. Signature
X *Camden* ☐ Agent ☐ Addressee

B. Received by (Printed Name) ☐ Date of Delivery

D. Is delivery address different from Item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

3. Service Type

☐ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number
(Transfer from service label) 7012 3050 0000 7271 9947
PS Form 3811, February 2004 Domestic Return Receipt 105008-00-40-1 (S-0)

SENDER COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

*Equifax Info. Service Ltd.
c/o Legal Dept.
PO 105069
Atlanta GA 30348*

2. Article Number

(Transfer from service label)

7011 0110 0001 3637 5509

PS Form 3811, February 2004

Domestic Return Receipt

102396-02-11-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent ☐ Addressee

B. Restricted Delivery? (Print Name) ☐ C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

☐ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

SENDER COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

*Equifax Information Service Ltd.
P.O. Box 105069
Atlanta, GA, 30348-5069*

A. Signature

☒ Agent ☐ Addressee

B. Restricted Delivery? (Print Name) ☐ C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type

☐ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

(Transfer from service label)

7011 3500 0000 0769 5204

PS Form 3811, February 2004

Domestic Return Receipt

102396-02-11-1540

SENDER: COMPLETE THIS SECTION

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Equifax/ECB1
PO Box 740241
Atlanta GA
30374-0241

COMPLETE THIS SECTION ON DELIVERY

- A. Signature ☒ Agent ☐ Addressee
- B. Restricted Delivery? ☒ Yes ☐ No
- C. Date of Delivery
- D. Is delivery address different from Item 1? ☐ Yes ☒ No
If YES, enter delivery address below:

3. Service Type
☐ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ O.O.D.

- 4. Restricted Delivery? (Extra Fee) ☐ Yes ☒ No

2. Article Number
(Transfer from service label) 7011 0110 0001 3637 3895

PS Form 3811, February 2004 Domestic Return Receipt

102556-02-44-1540

SENDER: COMPLETE THIS SECTION

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Equifax Information Service LLC
HHN: Legal department
PO Box 105069
Atlanta GA 30348

COMPLETE THIS SECTION ON DELIVERY

- A. Signature ☒ Agent ☐ Addressee
- B. Restricted Delivery? ☒ Yes ☐ No
- C. Date of Delivery
- D. Is delivery address different from Item 1? ☐ Yes ☒ No
If YES, enter delivery address below:

3. Service Type
☐ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ O.O.D.

- 4. Restricted Delivery? (Extra Fee) ☐ Yes ☒ No

2. Article Number
(Transfer from service label) 7011 0110 0001 3637 6131

PS Form 3811, February 2004 Domestic Return Receipt

102556-02-44-1640

SENDER: COMPLETE THIS SECTION

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Equifax Consumer Fraud div.
PO Box 740256
Atlanta GA 30374

COMPLETE THIS SECTION ON DELIVERY

- A. Signature ☒ Agent ☐ Addressee
- B. Restricted Delivery? ☒ Yes ☐ No
- C. Date of Delivery
- D. Is delivery address different from Item 1? ☐ Yes ☒ No
If YES, enter delivery address below:

3. Service Type
☐ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ O.O.D.

- 4. Restricted Delivery? (Extra Fee) ☐ Yes ☒ No

2. Article Number
(Transfer from service label) 7011 0110 0001 3637 3161

PS Form 3811, February 2004 Domestic Return Receipt

102556-02-44-11

SENDER: COMPLETE THIS SECTION

- Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Equifax
P.O. Box 740256
ATL, GA, 30374-0256

COMPLETE THIS SECTION ON DELIVERY

- A. Signature ☒ Agent ☐ Addressee
- B. Restricted Delivery? ☒ Yes ☐ No
- C. Date of Delivery
- D. Is delivery address different from Item 1? ☐ Yes ☒ No
If YES, enter delivery address below:

3. Service Type
☐ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ O.O.D.

- 4. Restricted Delivery? (Extra Fee) ☐ Yes ☒ No

2. Article Number
(Transfer from service label) 7011 0110 0001 3637 2973

PS Form 3811, February 2004 Domestic Return Receipt

102556-02-44-

SENDER, COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

TRANS UNION CONSUMER
SOLUTIONS
40 Legal Department
P.O. Box 2008
Chester, PA 19022-2000

2. Article Number

(Transfer from service label)

7011 0110 0001 3637 4816

PS Form 3811, February 2004

Domestic Return Receipt

10055B-02-00-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

B. Received by (Print name)

1/11/13

□ Agent
□ Addressee

C. Is delivery address different from item 1?

IF YES, enter delivery address below: □ Yes □ No

3. Service Type

- Certified Mail
- Registered Mail
- Insured Mail
- Restricted Delivery (Extra Fee)
- Signature Required
- Signature Restricted for Merchandise
- Signature Restricted for Return Receipt
- Signature Restricted for Return Receipt (Extra Fee)

4. Restricted Delivery? (Extra Fee)

□ Yes

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

attn: Legal Dept., TRANSLUNION LLC
Trans Union Consumer Services
PO Box 200
Juster, PA 19022-200

A. Signature

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

3. Service Type

- ☐ Certified Mail ☐ Express Mail
- ☐ Registered ☐ Return Receipt for Merchandise
- ☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

2. Article Number

(Transfer from service label)

7032 3050 0000 7271 9954

PS Form 3811, February 2004

Domestic Return Receipt

102599-02-44-1540

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

TRANSLUNION
Attn: Legal Dept.
PO Box 2000
Chester, PA 19022

A. Signature

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

3. Service Type

- ☐ Certified Mail ☐ Express Mail
- ☐ Registered ☐ Return Receipt for Merchandise
- ☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

2. Article Number

(Transfer from service label)

7011 0110 0001 3637 4326

PS Form 3811, February 2004

Domestic Return Receipt

102599-02-44-15

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

TRANSLUNION
PO Box 6790
Fullerton CA
92734

A. Signature

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

3. Service Type

- ☐ Certified Mail ☐ Express Mail
- ☐ Registered ☐ Return Receipt for Merchandise
- ☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

2. Article Number

(Transfer from service label)

7011 0110 0001 3637 3192

PS Form 3811, February 2004

Domestic Return Receipt

102599-02-44-154

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

TRANSLUNION
P.O. Box 1000
Chester, PA 19022

A. Signature

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

3. Service Type

- ☐ Certified Mail ☐ Express Mail
- ☐ Registered ☐ Return Receipt for Merchandise
- ☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

2. Article Number

(Transfer from service label)

7011 0110 0001 3637 2942

PS Form 3811, February 2004

Domestic Return Receipt

102599-02-44-154

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Experian
PO Box 2002
Allen TX 75013

COMPLETE THIS SECTION ON DELIVERY

- A. Signature ☒ Agent ☐ Addressee
- B. Received by (Print Name) ☒ Date of Delivery DEC 07 2011
- C. Date of Delivery
- D. Is delivery address different from item 1? ☐ Yes ☒ No
If YES, enter delivery address below:

3. Service Type

- ☐ Certified Mail ☐ Express Mail
- ☐ Registered ☐ Return Receipt for Merchandise
- ☐ Insured Mail ☐ COD

4. Restricted Delivery? (Extra Fee) ☐ Yes ☒ No

2. Article Number

(Transfer from service label) 7011 0110 0001 3637 3871

PS Form 3811, February 2004

Domestic Return Receipt

10295-02-44-1540

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Attn: Legal Dept
Experian
PO Box 9701
Allen TX 75013

COMPLETE THIS SECTION ON DELIVERY

- A. Signature ☒ Agent ☐ Addressee
- B. Received by (Print Name) ☒ Date of Delivery JAN 03 2012
- C. Date of Delivery
- D. Is delivery address different from item 1? ☐ Yes ☒ No
If YES, enter delivery address below:

3. Service Type

- ☐ Certified Mail ☐ Express Mail
- ☐ Registered ☐ Return Receipt for Merchandise
- ☐ Insured Mail ☐ COD

4. Restricted Delivery? (Extra Fee) ☐ Yes ☒ No

2. Article Number

(Transfer from service label) 7012 3050 0000 7271 9961

PS Form 3811, February 2004

Domestic Return Receipt

10295-02-44-15

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Experian
PO Box 9554
Allen TX 75013

COMPLETE THIS SECTION ON DELIVERY

- A. Signature ☒ Agent ☐ Addressee
- B. Received by (Print Name) ☒ Date of Delivery JAN 03 2012
- C. Date of Delivery
- D. Is delivery address different from item 1? ☐ Yes ☒ No
If YES, enter delivery address below:

3. Service Type

- ☐ Certified Mail ☐ Express Mail
- ☐ Registered ☐ Return Receipt for Merchandise
- ☐ Insured Mail ☐ COD

4. Restricted Delivery? (Extra Fee) ☐ Yes ☒ No

2. Article Number

(Transfer from service label) 7011 0110 0001 3637 3154

PS Form 3811, February 2004

Domestic Return Receipt

10295-02-44-1540

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Experian
c/o legal dept
PO Box 9701
Allen TX 75013

COMPLETE THIS SECTION ON DELIVERY

- A. Signature ☒ Agent ☐ Addressee
- B. Received by (Print Name) ☒ Date of Delivery JAN 03 2012
- C. Date of Delivery
- D. Is delivery address different from item 1? ☐ Yes ☒ No
If YES, enter delivery address below:

3. Service Type

- ☐ Certified Mail ☐ Express Mail
- ☐ Registered ☐ Return Receipt for Merchandise
- ☐ Insured Mail ☐ COD

4. Restricted Delivery? (Extra Fee) ☐ Yes ☒ No

2. Article Number

(Transfer from service label) 7012 3050 0001 3637 4311

PS Form 3811, February 2004

Domestic Return Receipt

10295-02-44-15

FROM:
September 05, 2011
Paul M Jones
572 Park st
Stoughton,ma,02072
Ss# [REDACTED]
D.O.B february [REDACTED]
Cell# 617-458-0612

TO
Equifax
P.O Box 740241
Atlanta, GA 30374

DISPUTE

To whom it may concern,

I am writing to you to dispute the following information in my credit report. The items I dispute also are circled on the enclosed copy of the report I have received from you agency.

Please update my disputes as soon as possible so that my true credit report can be shown, any questions please call me asap at the info above thanks.

1. Faulkner ER associates was paid \$74.00 already please check with them
2. I have never had any mortgage with Bank Of America please remove this from my credit report asap , also they have never foreclosed on me and I have never had any payment

arrangement with them in my life Paul M Jones please update your files

3. I have never even applied for a credit card from CHASE BANK USA, NA act# 41472020xxxx is not my account please remove this from my credit report asap so that my true credit report can show
4. I have never applied for a credit card from Citicards cbna act# 54241810xxxx please update the info on my credit reports asap
5. I have never applied or signed for a credit card from exxonmobil/cbna ACT# 730250000368 PLEASE REMOVE THIS FROM MY Credit Report asap
6. I have never applied or signed for a credit card from HSBC BANK act# 04006177xxxx for \$3530.00 PLEASE UPDATE MY CREDIT REPORT ASAP THANKS
7. I have never applied for a credit card from HSBC BANK act# 10017060xxxx please remove this account asap
8. I have never even applied for a credit card from HSBC BANK act# 34000617xxxx is not my account please update and remove from my credit report
9. Lease Finance Group LL was paid in full and merchandise was returned before the end of the term, my obligation was satisfied early please remove it off my credit report it was not a bad debt and placed in collections.
10. Please add option one mortgage act # 647001134xxxx conventional real estate loan including purchase money first on to my report so that it could reflect that good account with them thanks

Paul Jones
572 Park Street
Stoughton, Ma, 02072

September 21, 2012

TO
Equifax
P.O Box 740241
Atlanta, GA 30374

To Whom It May Concern Equifax is really making it hard for me financially with all these inaccurate things in my credit report please update ASAP because Trans union and Experian has already done so and Equifax need to do so As soon as possible I have been denied credit for furniture and an AMEX card. I also has written LexisNexis Risk Department on this matter as well and they have corrected it with Trans Union and Experian I am including a copy of the letter from Lexis Nexis.

I am disputing the following items:

1. Tax lien for \$28,725.00 I have never had a judgment against me in my life for any taxes your company is violating the FCRA every day this stays on my credit report I am asking you to remove it at once or I will have no choice but to sue.
2. Tax lien for \$8171.00 I have never had a judgment against me in my life for any taxes your company is violating the FCRA every day this stays on my credit report I am asking you to remove it at once or I will have no choice but to sue I also has written LexisNexis Risk Department on this matter as well.
3. Tax lien for \$5808.00 I have never had a judgment against me in my life for any taxes your company is violating the FCRA every day this stays on my credit report I am asking you to remove it at once or I will have no choice but to sue I also has written LexisNexis Risk Department on this matter as well.

The other 2 Credit Bueral's have corrected their mistake please correct your and you can verify with Lexis Nexis as well.

PLEASE REMOVE THESE TAX LEIN

Court	Plaintiff	Docket Number	Filing Date	Balance Amount	Account Status	Type
NORFOLK REGISTRY OF DEEDS		107386	09/2009	\$8,171		TaxLienOther
NORFOLK REGISTRY OF DEEDS		52047	05/2009	\$28,725		TaxLienFederal
US DISTRICT CT FOR MASS.		324728006	10/2006	\$5,808		TaxLienFederal

I did not authorize the following inquiries on my credit report. I believe that they were obtained fraudulently. Please remove them.

1. Merchant choice
2. Verizon communication

CURRENT EMPLOYER

I CURRENTLY WORK AT COMMONWEALTH COMMUNITY RECOVERY DIVISION INC. 859 WILLIARD STREET, QUINCY, MA 02169 TELEPHONE NUMBER IS 800-280-1488 AND MY CELL IS 617-458-0612

Please provide me with a description of the reinvestigation procedure for all items. Please provide me with the source of information for all items. Please send me all information in my consumer file. Please send me an updated copy of my credit report. Thank you for your cooperation in advance.

Sincerely,

Paul Jones

Ss# [REDACTED]

P.S. Please find enclosed a copy of my Massachusetts ID and Social Security card to verify identity.

March 25, 2012
Paul M Jones
572 Park st
Stoughton,ma,02072
Ss# [REDACTED]
D.O.B february [REDACTED]
Cell# 6 [REDACTED]

TO
Equifax
P.O Box 740241
Atlanta, GA 30374

DISPUTE

To whom it may concern,

I am writing to you to dispute the following information in my credit report. The items I dispute also are circled on the enclosed copy of the report I have received from you agency.

Please update my disputes as soon as possible so that my true credit report can be shown, any questions please call me asap at the info above thanks.

1. This is my second time writing to ask you to remove this account off my report, because I have never had a loan with Bank Of America. The loan I had was with optima mortgage and I am suing them for fraudulent foreclosure and I am winning, the suit has been going on for 7years now and they have not gotten a dime from me because the lender that foreclosed was Bank Of New York they are claiming ownership, I am attaching a proof of claim from the Bankruptcy court of all my creditors also a copy of the assignment (proof of ownership) that is on file at the registry of Deeds, If my credit report comes back with Bank of America still on it I will be filing a 93a lawsuit, because your company is conspiring to destroy

my credit by allowing fictitious bankers to just claim any loan without your company researching and verifying it, this is causing me great HARM please correct it.

CREDIT BUREALS CAN BE SUED IF

(Credit bureaus if they refuse to correct information after being provided proof Defamation, willful injury FCRA Section 623 CUSHMAN, v. TRANS UNION CORPORATION US Court of Appeals for the Third Circuit Court Case 115 F.3d 220 June 9, 1997, Filed (D.C. No. 95-cv-01743).)

&

(Credit bureaus if they fail to respond to your written disputes within 30 days (a 15

Day extension may be granted if they receive information from the creditor within the first 30 days)

Consumer protection afforded by the FCRA FCRA Section 611 Part (A)(1))

PLEASE REMOVE THIS WHOLE FILE BELOW

BANK OF AMERICA, N.A.	Account Name	BANK OF AMERICA, N.A.	BANK OF AMERICA, N.A.	BK OF AMER
Potentially Negative Closed	Account #	5923XXXX	5923XXXX	5923XXXX
No Phone Provided	Account Type	Conventional Real Estate Loan, Including Purchase Money First	Real Estate	Mortgage account
	Balance	\$0.00	\$0.00	\$0.00
Mailing Address:	Date	6/1/2004	6/1/2004	6/22/2004
450 AMERICAN ST	Opened			
SIMI VALLEY,				

CA 93065

<u>Close</u> <u>Account</u> <u>Details</u>	Account Status	Closed	Closed	Closed
	Mo. Payment		\$3,052.00	\$3,052.00
	Past Due	\$0.00		\$0.00
	Payment Status	Debt included in or discharged through Bankruptcy Chapter 13	At least 120 days or more than four payments past due	Wage earner or similar plan
	High Balance Limit		\$274,550.00	\$274,550.00
	Terms	360 Months		
	Comments		FORECLOSURE REAL ESTATE MORTGAGE	360 Months Chap. 13 wage earner plan account

2. This item is over 7 years old please remove it as soon as possible

LEASE FINANCE
GROUP LL

Potentially Negative
Closed

888-321-2307

Mailing Address:

233 N MICHIGAN AVE
STE 1

CHICAGO, IL 60601

Account Name
Account #
Account Type
Balance

LEASE FINANCE
GROUP LL

1051993XXXX

Lease

Date Opened 4/1/2003

Close Account
Details

Account	
Status	Closed
Mo.	
Payment	
Past Due	
Payment	Paid, was a
Status	charge-off
High	
Balance	
Limit	
Terms	48 Months

May 10, 2012

Paul Jones
572 Park St, Stoughton, Ma, 02072

Equifax Information Services, LLC
P.O. Box 740256
Atlanta, GA 30374-0256

Dear Equifax,

I pulled my credit report and to my amazement Equifax is not reporting all my good accounts anymore so that my true credit history can show, so I am sending this letter to request that you add the accounts back below to my credit file because they are mine and I have worked hard for them so that my TRUE credit history and FICO score can show accurate it is not fair for you to remove good standing accounts without my approval.

Below is a list of my accounts that was listed with Equifax in the past but now are not list please put them back on thank you.

1. Macys East/ Jrdn mrsh
Act# 4201524205620
9111 Duke Blvd
800-972-4243
High balance

2. Option One Mortgage
Act # 64700011348521
Tel 505-292-9300
11104 menaul blvd ne
Albuquerque, nm, 87112
High balance \$211,500

3. Ocwen Mortgage
561-682-8000
1661 Worthington R ste 100
West Palm beach, Fl 33409
High Balance \$161,250.00
Act# 10119xxxx

4. Act# 277000261
Select portfolio scvin
PO box 65250
Salt Lake city Utah, 84165
Conventional mortgage
High Balance \$

5. SPS
Act # 277000261
High Balance \$ 217,750.00
10401 Deerwood par
Jacksonville, FL, 32256
800-258-8602

Sincerely,
Paul Jones
SS# [REDACTED]

Paul Jones

572 Park Street

Stoughton, Ma 02072

December 9, 2012

TO: Equifax

NOTICE OF PENDING LAWSUIT

To whom it may concern,

This is being sent prior to filing suit an opportunity to amicably cure **Equifax** violations of the Fair Credit Reporting Act (FCRA) 15 U.S.C. § 1681b, and the Massachusetts Unfair And Deceptive Trade Practices Act MGL 93a

I am willing to settle these matters amicably without having to file suit and am giving you fifteen days from receipt of this letter to take the opportunity to do so. If **Equifax** chooses not to settle the matters at hand then I will have no choice but to file suit and seek my remedy in Massachusetts Federal Court.

I am looking for Equifax to

1. Equifax removed my good credit listing under Lease Finance, for 5 years Equifax has advertised this account as derogatory as soon as I prove to the company that I was never late on this account with bank records they sent Equifax a letter stating so that the account references to the late payments are incorrect, Equifax has cause me to be damaged in not being able to obtain credit and lost 2 jobs, I have attached the letter from LEASE FINANCE own lawyers stating this if my account is not reflecting Lease access with a good paid as agreed and no late payments I will file this Complaint in federal court on December 28, 2012 I have warned Equifax several time and sent several letter Equifax should do what's is right and stop breaking State and Federal law Civil and Criminal.

I can be reached directly at 617-459-0612 (cell) or via email at pj22765@gmail.com.

This cell number is not to be called, shared, or used for any purpose other than to address the matters at hand this is the last warning.

Respectfully,

Paul Jones

September 05, 2011

Paul M Jones

[REDACTED]

572 Park St

Stoughton, Ma, 02072

Cell# [REDACTED]

EXPERIAN

PO Box 2002

Allen, Texas 75013

DISPUTE

To whom it may concern,

I am writing to you to dispute the following information in my credit report. The items I dispute also are circled on the enclosed copy of the report I have received from you agency.

Please correct it so that my true credit report can be shown when some one see it, any questions I can be reached at the contact info at the top of the page Thanks.

Paul M Jones

1. Faulkner ER associates was paid \$74.00 already please check with them
2. I have never had any mortgage with Bank Of America please remove this from my credit report asap , also they have never reclaimed any collateral from me Paul M Jones
3. Lease Finance Group LL was paid in full and merchandise was returned before the end of the term, my obligation was satisfied early please remove it off my credit report it was not a charge off.

4. PRIMUS FINANCIAL SVCS was paid in full as agreed \$30,873.00 and was not 90 days past due, please update information and correct my credit report asap so that my true credit report can be shown it is damaging my name.

May 10, 2012

Paul Jones
572 Park St, Stoughton, Ma, 02072

EXPERIAN

PO Box 2002

Allen, Texas 75013

Dear **EXPERIAN**,

I pulled my credit report and to my amazement **EXPERIAN** is not reporting all my good accounts anymore so that my true credit history can show, so I am sending this letter to request that you add the accounts back below to my credit file because they are mine and I have worked hard for them so that my **TRUE** credit history and **FICO** score can show accurate it is not fair for you to remove good standing accounts without my approval.

Below is lists of my accounts that was listed with Equifax in the past but now are not list please put them back on thank you.

1. Macys East/ Jrdn mrsh
Act# 4201524205620
9111 Duke Blvd
800-972-4243
High balance

2. Ocwen Mortgage
561-682-8000
1661 Worthington R ste 100
West Palm beach, Fl 33409
High Balance \$161,250.00
Act# 10119xxxx

4. PCFS

Tel 800-969-0703

4221 International Parkway

Suite 150

At, ga, 30354

High balance \$161,250.00

5. SPS

Act # 277000261

High Balance \$ 217,750.00

10401 Deerwood par

Jacksonville, Fl, 32256

800-258-8602

Sincerely,

Paul Jones

SS# [REDACTED]

Removal of Inaccurate Information

Paul Jones
572 Park Street
Stoughton, Ma 02072

Experian
P.O. Box 9701
Allen, Texas 75013
ATTN: LEGAL DEPT

August 16, 2012

To whom it may concern,

This letter is a formal complaint that you are reporting inaccurate credit information.

I am very distressed that you have included the below information in my credit profile due to its damaging effects on my good credit standing. As you are no doubt aware, credit reporting laws ensure that bureaus report only accurate credit information. No doubt the inclusion of this inaccurate information is a mistake on either your or the reporting creditor's part. Because of the mistakes on my credit report, I have been wrongfully denied credit recently for a *credit card and furniture* which was highly embarrassing and has negatively impacted my lifestyle.

With the proof I'm attaching to this letter, I'm sure you'll agree it needs to be removed ASAP.

The following information therefore needs to be verified and deleted from the report as soon as possible:

Equifax has already removed this account and Trans union needs to do the same, currently I am in court suing Bank Of New York for this issue and you are reporting that Bank of America foreclosed on my home they are the servicer of my mortgage, but they didn't for close that is not true, please remove this inaccurate information off my credit file and as soon as I am finished in court with the pending litigation I will let you know the outcome and so will Bank Of America, also your company is in violation of the FCRA Fair Credit Reporting Act. By allowing a bank to report derogatory information on my file while litigation is still ongoing, and you have the wrong entities reporting a foreclosure, I hope this is all you need to confirm that there is litigation going on in this matter if not I will have no choice but to file a law suit under the FDCPA and FCRA, I would hope that you will call the court house and receive all of the true confirmation of information that I just sent you the Court House Info is Dedham Superior Court, Dedham,

Ma, 781-326-1600, Also this account has been reporting over 7 seven years which beyond the statute of limitation both accounts.

And lease finance Group needs to be deleted as well they have been reporting over 7 years.

1. Bank Of America
2. Lease Finance Group

Please delete the above information as quickly as possible.

Sincerely,

Paul Jones

Government I.D

SSI [REDACTED]

Attachment included.

Paul Jones

572 Park Street

Stoughton, Ma 02072

EXPERIAN

December 9, 2012

NOTICE OF PENDING LAWSUIT

To whom it may concern,

This is being sent prior to filing suit an opportunity to amicably cure EXPERIAN violations of the Fair Credit Reporting Act (FCRA) 15 U.S.C. § 1681b, and the Massachusetts Unfair and Deceptive Trade Practices Act. 93a

I am willing to settle these matters amicably without having to file suit and am giving you five days from receipt of this letter to take the opportunity to do so. If Trans Union chooses not to settle the matters at hand then I will have no choice but to file suit and seek my remedy in a court of law on December 27, 2012 I have included the Complaint which will be filed on that day if we cannot come to a settlement.

The Lawsuit is stating that EXPERIAN has violated the FCRA by allowing Bank of America to report a foreclosure on my credit report when in fact I am still living in the home and we are still in litigation and my home was foreclosed illegally, but EXPERIAN still reports that they have taken the home back at foreclosure EXPERIAN should have known that you don't report facts until litigation is over also EXPERIAN has removed 4 of my good standing accounts that I have worked so hard to get without my authorization and it has caused my credit score to go down.

I am looking for Experian to remove the derogatory credit file off my credit report account title BK OF AMER account number 5923****and also stop letting Companies pull my credit as a account review no one has that authority unless I hold a Bank account, savings account or Stocks and Bond because it is bringing my Credit Score Down please read the FCRA Law attached

I have included 1 complaint and copy of the check that will be used to pay to file complaint on December 27, 2012 unless we settle this matter, the complaint shows I am still in litigation with Bank of America.

I can be reached directly at 617-458-0612 (cell) or via email at pj22765@gmail.com this cell number is not to be called, shared, or used for any purpose other than to address the matters at hand.

Respectfully,

Paul Jones

Paul M Jones

March 26, 2012

SS# [REDACTED]

572 Park St

Stoughton, Ma, 02072

Cell# [REDACTED]

EXPERIAN

PO Box 2002

Allen, Texas 75013

DISPUTE

To whom it may concern,

I am writing to you to dispute the following information in my credit report. The items I dispute also are circled on the enclosed copy of the report I have received from you agency.

Please correct it so that my true credit report can be shown when someone see it, any questions I can be reached at the contact info at the top of the page Thanks.

Paul M Jones

1. This is my second time writing to ask you to remove this account off my report, because I have never had a loan with Bank Of America, The loan I had was with optima mortgage and I am suing them for fraudulent foreclosure and I am winning, the suit has been going on for 7years now and they have not gotten a dime from me because the lender that foreclosed was Bank Of New York they are claiming ownership, I am attaching a proof of claim from the Bankruptcy court of all my creditors also a copy of the assignment

(proof of ownership) that is on file at the registry of Deeds, If my credit report comes back with Bank of America still on it I will be filing a 93a lawsuit ,because your company is conspiring to destroy my credit by allowing fictitious bankers to just claim any loan without your company researching and verifying it, this is causing me great HARM please correct it.

CREDIT BUREALS CAN BE SUED IF

(Credit bureaus if they refuse to correct information after being provided proof Defamation, willful injury FCRA Section 623 CUSHMAN, v. TRANS UNION CORPORATION US Court of Appeals for the Third Circuit Court Case 115 F.3d 220 June 9, 1997, Filed (D.C. No. 95-cv-01743).)

&

(Credit bureaus if they fail to respond to your written disputes within 30 days (a 15 Day extension may be granted if they receive information from the creditor within the first 30 days)
Consumer protection afforded by the FCRA FCRA Section 611 Part (A)(1))

PLEASE REMOVE THIS WHOLE FILE BELOW

BANK OF AMERICA, N.A.	Account Name	BANK OF AMERICA, N.A.	BANK OF AMERICA, N.A.	BK OF AMER
Potentially Negative Closed	Account #	5923XXXX	5923XXXX	5923XXXX
No Phone Provided	Account Type	Conventional Real Estate Loan, Including Purchase Money First	Real Estate	Mortgage account
	Balance	\$0.00	\$0.00	\$0.00
Mailing Address:	Date Opened	6/1/2004	6/1/2004	6/22/2004
450 AMERICAN				

ST

SIMI VALLEY,
CA 93065

Account Status	Closed	Closed	Closed
Mo. Payment		\$3,052.00	\$3,052.00
<u>Close Account Details</u>	Past Due	\$0.00	\$0.00
Payment Status	Debt included in or discharged through Bankruptcy Chapter 13	At least 120 days or more than four payments past due	Wage earner or similar plan
High Balance Limit		\$274,550.00	\$274,550.00
Terms	360 Months		360 Months
Comments		FORECLOSURE REAL ESTATE MORTGAGE	Chap. 13 wage earner plan account

2. This item is over 7 years old please remove it as soon as possible

LEASE FINANCE
GROUP LL

Potentially Negative
Closed

888-321-2307

Mailing Address:

233 N MICHIGAN AVE

Account Name
Account #
Account Type
Balance

Date Opened

LEASE FINANCE
GROUP LL

1051993XXXX

Lease

4/1/2003

STE 1

CHICAGO, IL 60601

<u>Close Account Details</u>	Account Status	Closed
	Mo. Payment	
	Past Due	
	Payment Status	Paid, was a charge-off
	High Balance	
	Limit	
	Terms	48 Months

FROM:
September 05, 2011
Paul M Jones
572 Park st
Stoughton,ma,02072
Ss# [REDACTED]
D.O.B february [REDACTED]
Cell# 617-458-0612

TO
TransUnion
P.O Box 1000
Chester, PA 19022

DISPUTE

To whom it may concern,

I am writing to you to dispute the following information in my credit report. The items I dispute also are circled on the enclosed copy of the report I have received from you agency.

Please update my disputes as soon as possible so that my true credit report can be shown, any questions please call me asap at the info above thanks.

1. Faulkner ER associates was paid \$74.00 already please check with them
2. I have never had any mortgage with Bank Of America please remove this from my credit report asap , also they have never

forclosed on me and I have never had any payment arrangement with them in my life Paul M Jones please update your files

3. I have never even applied for a credit card from CHASE BANK USA, NA act# 41472020xxxx is not my account please remove this from my credit report asap so that my true credit report can show
4. This act from Citi act# 54241810xxxx please update the info on my credit reports asap
5. This act from exxonmobil/cbna ACT# 730250000xxxx PLEASE REMOVE THIS FROM MY Credit Report asap
6. This account is not mine from HSBC BANK, act#46630400xxxx for \$3530.00 PLEASE UPDATE MY CREDIT REPORT ASAP THANKS
7. This account from HSBC BANK act#54911001xxxx \$3648.00 please remove this account from my credit report asap so my true history can show.
8. This account from HSBC BANK act#55223400xxxx \$2281.00 is not my account please update and remove from my credit report asap so my true credit history can show.
9. Lease Finance was paid in full and merchandise was returned before the end of the term, my obligation was satisfied early please remove it off my credit report it was not a bad dept or a charge off/collection I paid 2832.00
10. Please fix OCWEN LOAN it was payed off through a refinance and that bankruptcy is over 12 years old please remove it from my credit report asap so ocwen can show as satisfied obligation so my true credit report can show.
11. Please add option one mortagage act # 647001134xxxx conventional real estate loan including purchase money first on to my report so that it could reflect that good account with them thanks

Removal of Inaccurate Information & To Reinstall Macy Card back on my credit account

Paul Jones
572 Park Street
Stoughton, Ma 02072

Trans union

August 16, 2012

To whom it may concern,

This letter is a formal complaint that you are reporting inaccurate credit information and you have removed a good account from my credit file please update accordingly.

I am very distressed that you have included the below information in my credit profile due to its damaging effects on my good credit standing. As you are no doubt aware, credit reporting laws ensure that bureaus report only accurate credit information. No doubt the inclusion of this inaccurate information is a mistake on either your or the reporting creditor's part. Because of the mistakes on my credit report, I have been wrongfully denied credit recently for a *credit card and furniture* which was highly embarrassing and has negatively impacted my lifestyle.

With the proof I'm attaching to this letter, I'm sure you'll agree it needs to be removed ASAP.

The following information therefore needs to be verified and deleted from the report as soon as possible:

Equifax has already removed this account and Trans union needs to do the same, currently I am in court suing Bank Of New York for this issue and you are reporting that Bank of America foreclosed on my home they are the servicer of my mortgage, but they didn't for close that is not true, please remove this inaccurate information off my credit file and as soon as I am finished in court with the pending litigation I will let you know the outcome and so will Bank Of America, also your company is in violation of the FCRA Fair Credit Reporting Act. By allowing a bank to report derogatory information on my file while litigation is still ongoing, and you have the wrong entities reporting a foreclosure, I hope this is all you need to confirm that there is litigation going on in this matter if not I will have no choice but to file a law suit under the FDCPA and FCRA, I would hope that you will call the court house and receive all of the true confirmation of information that I just sent you the Court House Info is Dedham Superior Court, Dedham, Ma, 781-326-1600, Also this account has been reporting over 7 seven years which beyond the statute of limitation both accounts.

I have supplied you with a page from my TRANS UNION credit report from April of 2007 and you can see from my current credit report transunion removed one of my longest best accounts from my report and that is hurting me please put the Macys East / JRDN MARSH account back on my report so that my true credit history can show.

Also please send me a copy of my report that shows aALL my INQUARYS for the last 5-4 years.

And lease finance Group needs to be deleted as well they have been reporting over 7 years.

1. Bank Of America
2. Lease Finance Group

Please delete the above information as quickly as possible.

Sincerely,

Paul Jones

Government I.D

SSN# [REDACTED]

Attachment included.

Removal of Inaccurate Information & To Reinstall Macy Card back on my credit account

Paul Jones
572 Park Street
Stoughton, Ma 02072

Trans union

August 16, 2012

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1. Bank Of America
2. Lease Finance Group

Please delete the above information as quickly as possible.

Sincerely,

Paul Jones

Government I.D

SSN# [REDACTED]

Attachment included.

Paul M Jones
572 Park st
Stoughton, ma, 02072
Ss# [REDACTED]
D.O.B February [REDACTED]
Cell# [REDACTED]

March 26, 2012

TransUnion
P.O Box 1000
Chester, PA 19022

DISPUTE

To whom it may concern,

I am writing to you to dispute the following information in my credit report. The items I dispute also are circled on the enclosed copy of the report I have received from you agency.

Please update my disputes as soon as possible so that my true credit report can be shown, any questions please call me asap at the info above thanks.

1. This is my second time writing to ask you to remove this account off my report, because I have never had a loan with Bank Of America, The loan I had was with optima mortgage and I am suing them for fraudulent foreclosure and I am winning, the suit has been going on for 7years now and they have not gotten a dime from me because the lender that foreclosed was Bank Of New York they are claiming ownership, I am attaching a proof of claim from the Bankruptcy court of all my creditors also a copy of the assignment (proof of ownership) that is on file at the registry of Deeds, If my credit report comes back with Bank of America still on it I will be

filing a 93a lawsuit ,because your company is conspiring to destroy my credit by allowing fictitious bankers to just claim any loan without your company researching and verifying it, this is causing me great HARM please correct it.

CREDIT BUREALS CAN BE SUED IF

(**Credit bureaus** if they refuse to correct information after being provided proof Defamation, willful injury FCRA Section 623 CUSHMAN, v. TRANS UNION CORPORATION US Court of Appeals for the Third Circuit Court Case 115 F.3d 220 June 9, 1997, Filed (D.C. No. 95-cv-01743).)

&

(**Credit bureaus** if they fail to respond to your written disputes within 30 days (a 15

Day extension may be granted if they receive information from the creditor within the first 30 days)

Consumer protection afforded by the FCRA FCRA Section 611 Part (A)(1))

PLEASE REMOVE THIS WHOLE FILE BELOW

BANK OF AMERICA, N.A.	Account Name	BANK OF AMERICA, N.A.	BANK OF AMERICA, N.A	BK OF AMER
Potentially Negative Closed	Account #	5923XXXX	5923XXXX	5923XXXX
No Phone Provided	Account Type	Conventional Real Estate Loan, Including Purchase Money First	Real Estate	Mortgage account
	Balance	\$0.00	\$0.00	\$0.00
Mailing Address:	Date Opened	6/1/2004	6/1/2004	6/22/2004
450 AMERICAN ST				

**SIMI VALLEY,
CA 93065**

<u>Close</u> <u>Account</u> <u>Details</u>	Account Status	Closed	Closed	Closed
	Mo. Payment		\$3,052.00	\$3,052.00
	Past Due	\$0.00		\$0.00
	Payment Status	Debt included in or discharged through Bankruptcy Chapter 13	At least 120 days or more than four payments past due	Wage earner or similar plan
	High Balance Limit		\$274,550.00	\$274,550.00
	Terms	360 Months		360 Months
	Comments		FORECLOSURE REAL ESTATE MORTGAGE	Chap. 13 wage earner plan account

2. This item is over 7 years old please remove it as soon as possible

LEASE FINANCE GROUP LL	Account Name	LEASE FINANCE GROUP LL
	Account #	1051993XXXX
Potentially Negative Closed	Account Type	Lease
	Balance	
888-321-2307		
Mailing Address:	Date Opened	4/1/2003
233 N MICHIGAN AVE STE 1		

CHICAGO, IL 60601

Close Account
Details

Account Status	Closed
Mo. Payment	
Past Due	
Payment Status	Paid, was a charge-off
High Balance Limit	
Terms	48 Months

Paul Jones
572 Park Street
Stoughton, Ma, 02072
August 6, 2012

TRANSUNION

To Whom It May Concern Transunion is really making it hard for me financially with all these inaccurate things in my credit report please update ASAP.

I am disputing the following items:

1. Tax lien for \$28,725.00 I have never had a judgment against me in my life for any taxes your company is violating the FCRA every day this stays on my credit report I am asking you to remove it at once or I will have no choice but to sue I also has written LexisNexis Risk Department on this matter as well.
2. Tax lien for \$8171.00 I have never had a judgment against me in my life for any taxes your company is violating the FCRA every day this stays on my credit report I am asking you to remove it at once or I will have no choice but to sue I also has written LexisNexis Risk Department on this matter as well
3. Tax lien for \$5808.00 I have never had a judgment against me in my life for any taxes your company is violating the FCRA every day this stays on my credit report I am asking you to remove it at once or I will have no choice but to sue I also has written LexisNexis Risk Department on this matter as well

I did not authorize the following inquiries on my credit report. I believe that they were obtained fraudulently. Please remove them.

1. Safe home security PULLED June 6, 2010
2. Factact Free Disclosure PULLED March 2, 2012
3. Credit protection Assoc PULLED August 11, 2011
4. TU Interactive PULLED March 2, 2012
5. NCO Financial PULLED July 19, 2011
6. Midland Credit MGMT INC. May 5, 2012
7. Capital One Bank USA NA pulled my credit on 3 different occasions take it off my credit

Report they have never sent me any offer off credit.

8. HSBC Bank NV FKA HHLB has never sent me an offer of credit

WRONG ADDRESS IN MY CREDIT FILE PLEASE REMOVE

I have never lived at this address also please remove it from my credit reports as well

2774 YORK HY
GAINESBORO, TN 38862
05/22/2012

WRONG PLACE OF EMPLOYMENT

I have never worked for any AE Company please remove of my Credit Report

EMPLOYER: AE
03/21/2008

CURRENT EMPLOYER

I CURRENTLY WORK AT COMMONWEALTH COMMUNITY RECOVERY DIVISION
INC. 859 WILLIARD STREET, QUINCY, MA 02169 TELEPHONE NUMBER IS 800-280-
1488 AND MY CELL IS 617-458-0612

Please provide me with a description of the reinvestigation procedure for all items. Please provide me with the source of information for all items. Please send me all information in my consumer file. Please send me an updated copy of my credit report. Thank you for your cooperation in advance.

Sincerely,

Paul Jones

Ss# [REDACTED]

P.S. Please find enclosed a copy of my Massachusetts ID and Social Security card to verify identity.

May 10, 2012

Paul Jones
572 Park St, Stoughton, Ma, 02072

TransUnion Customer Relations
P.O. Box 1000
Chester, PA 19022

Dear Transunion,

I pulled my credit report and to my amazement Transunion is not reporting all my good account anymore so that my true credit history can show, so I am sending this letter to request that you add the accounts back below to my credit file because they are mine and I have worked hard for them so that my TRUE credit history and FICO score can show accurate its is not fair for you to remove good standing accounts without my approval.

Below is a list of my accounts that was listed with Transunion in the past but now are not list please put them back on thank you

1. Macys East/ Jrdn mrsh
Act# 4201524205620
9111 Duke Blvd
800-972-4243
High balance

2. Option One Mortgage
Act # 64700011348521
Tel 505-292-9300
11104 menaul blvd ne
Albuquerque, nm, 87112
High balance \$211,500

3. PCFS
Tel 800-969-0703
4221 International Parkway
Suite 150
Atl, ga, 30354
High balance \$161,250.00

4. Select portfolio scvin
PO box 65250
Salt Lake city Utah, 84165
Conventional mortgage
Act# 277000261

Sincerely,
Paul Jones
SS# [REDACTED]

Paul Jones

572 Park Street

Stoughton, Ma 02072

December 9, 2012

TO: TRANS UNION

NOTICE OF PENDING LAWSUIT

To whom it may concern,

This is being sent prior to filing suit an opportunity to amicably cure **Trans Union** violations of the Fair Credit Reporting Act (FCRA) 15 U.S.C. § 1681b, and the Massachusetts Unfair And Deceptive Trade Practices Act. MGL 93a

I am willing to settle these matters amicably without having to file suit and am giving you fifteen days from receipt of this letter to take the opportunity to do so. If **Trans Union** chooses not to settle the matters at hand then I will have no choice but to file suit and seek my remedy in Massachusetts Federal Court, in order to settle I am looking for **Trans Union** to agree to the terms below.

Trans Union Needs to reinstall my good standing account that they removed without my authorization I was denied a mortgage due to my accounts being removed

1. Capitol one act. 40034470**** I still have this account and it is in very good standing.
2. Chase account# 441712120490**** I still have this account and it is in very good standing.
3. Capitol One Credit account# 51780584 *** has never been late **Trans Union** has me down for 30 days late, that's not true I only had this account for six months and never was 30 days late!!
4. Please mark Lease Finance Group act# 1051993**** as Paid agreed with no late payments I have sent all proof to their lawyer that this account was paid on time every month they debited from my account (letter attached) and they sent me this letter back.

Trans Union has been reporting this account wrong for 5 years it has damaged me here is proof from the Credit Grantors Lawyer Please up date asap so that my true credit can show or I will have no choice but to file this lawsuit on the 28th of December 2012.

5. **BANK OF AMERICA** act#5923**** states Derogatory this account has been in Litigation for 5 ½ years please remove until the outcome of the litigation.

It is against state and federal law to report an account until it has been settled in court, also I have the house been here since 2001, Please remove this account until it is finished with litigation in court attached the Complaint for the suit that I filed on them

Also accounts 1-3 have Hard Pulls on my credit so why has they been remove my credit has went downf rom the credit pulls.

I did not authorized this, it is a violation of the FCRA, MGL 93a unfair & Deceptive Trade Practices Act. And I also believe it is Criminal to remove a consumer good standing credit accounts. Why is Trans Union trying to ruin my LIFE.

I have Disputed this account 4 times so this is my final warning Trans Union. Please stop breaking State and Federal law Civil and Criminal, I MUST AND WILL ACT TO GET MY GOOD NAME BACK.

I can be reached directly at 617-459-0612 (cell) or via email at paugatti01@gmail.com

This cell number is not to be called, shared, or used for any purpose other than to address the matters at hand this is the last warning.

Respectfully,

Paul Jones

Paul Jones

572 Park Street

Stoughton, Ma 02072

EXPERIAN

December 9, 2012

NOTICE OF PENDING LAWSUIT

To whom it may concern,

This is being sent prior to filing suit an opportunity to amicably cure EXPERIAN violations of the Fair Credit Reporting Act (FCRA) 15 U.S.C. § 1681b, and the Massachusetts Unfair and Deceptive Trade Practices Act. 93a

I am willing to settle these matters amicably without having to file suit and am giving you five days from receipt of this letter to take the opportunity to do so. If Trans Union chooses not to settle the matters at hand then I will have no choice but to file suit and seek my remedy in a court of law on December 27, 2012. I have included the Complaint which will be filed on that day if we cannot come to a settlement.

The Lawsuit is stating that EXPERIAN has violated the FCRA by allowing Bank of America to report a foreclosure on my credit report when in fact I am still living in the home and we are still in litigation and my home was foreclosed illegally, but EXPERIAN still reports that they have taken the home back at foreclosure. EXPERIAN should have known that you don't report facts until litigation is over also. EXPERIAN has removed 4 of my good standing accounts that I have worked so hard to get without my authorization and it has caused my credit score to go down.

I am looking for Experian to remove the derogatory credit file off my credit report account title BK OF AMER account number 5923**** and also stop letting Companies pull my credit as a account review no one has that authority unless I hold a Bank account, savings account or Stocks and Bond because it is bringing my Credit Score Down please read the FCRA Law attached

I have included 1 complaint and copy of the check that will be used to pay to file complaint on December 27, 2012 unless we settle this matter, the complaint shows I am still in litigation with Bank of America.

I can be reached directly at 617-458-0612 (cell) or via email at pj22765@gmail.com this cell number is not to be called, shared, or used for any purpose other than to address the matters at hand.

Respectfully,

Paul Jones